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2 Convenient Locations

101 Lakin Blvd., Wood River
2813 N. Center St., Maryville

618.254.0605 • www.shellcu.org

Now's the time for a transfer!

Consolidate your high interest debt to a Shell Community Federal Credit Union Visa Platinum Credit Card. You'll enjoy low rates, no annual fee, and several other benefits. Balance transfers are quick and easy. The sooner you act, the sooner you will start to save! Call or stop by today.

Holiday Schedule

Our office will be closed in observance of the following holidays:

Independence Day
Monday, July 5th

Labor Day
Monday, September 6th

Shell Community Federal Credit Union Scholarship Recipient

Shell Community Federal Credit Union (SCFCU) is pleased to announce the 2010 SCFCU Scholarship recipient, Chelsea Bauman. Chelsea graduated from Civil Memorial High School and will be attending St. Louis Community College in the fall. Her future plans include pursuing a medical degree and focusing

on medical research to discover new treatments and cures for diseases.



Chelsea is an active volunteer within the community and has committed over 1000 hours of volunteer work assisting the elderly. In addition, she is a member of the National Honor Society, Mu Alpha Theta, and a 2009-2010 Illinois State Scholar.

Important Information

Due to recent changes in legislation, all members must opt-in to keep Overdraft Privilege on their ATM and debit card transactions. If you do not opt-in, you will be unable to access Overdraft Privilege through your ATM or debit card. This program benefits you by allowing us to cover your ATM and debit card transactions when you do not have enough funds in your account. It also saves you the embarrassment of purchases being declined. You may opt-in by calling 618-254-0605.

Extended Business Hours

In August, we will be extending our business hours and we'll have Saturday lobby hours! The new hours will be 8am-5pm on Monday, Tuesday, and Thursdays. On Wednesdays, we will be open from 10am-5pm and on Fridays, from 8am-6pm. Our Saturday lobby hours will be from 8am-Noon. For your convenience, we also offer a variety of services online at www.shellcu.org.

Golden Link Club

We have several exciting Golden Link Trips scheduled for this year!

They include:

Thursday, August 26 - Omnimax Theater / Holocaust Museum Lunch at Sweet Tomatoes

Tuesday, October 19 - Arcola / Rockome Gardens

Wednesday, November, 17 - Dana Thomas House / Golden Corral / Lincoln Presidential Museum

Tickets on sale now!

Please contact Lorie or Sue, 254-0605, for more information.

For Great Loan Rates check out our website at www.shellcu.org

Board of Directors and Committee Members

At Shell Community Federal Credit Union's Annual Meeting on Monday, March 1, 2010 the Board of Directors were elected. They include Mike Frye, Bill Basden, Don Klotz, Dennis Bolton, Gerard Jacquin, Randy Duncan and Kerry Pitt. The Supervisory Committee members are Rich Bartosiak, Nathan Graumenz and Mark Schoenleber. We appreciate these individuals volunteering their time to Shell Community Federal Credit Union.

A Message from the MEMBERS Financial Services Program Located at Shell Community Federal Credit Union

Dale Alcorn, Financial Representative

Q. What is the MEMBERS Financial Services Program?

A. The MEMBERS Financial Services Program is a full-service financial advisory program located at Shell Community Federal Credit Union offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

Q. How does the MEMBERS Financial Services Program work?

A. A full-time MEMBERS Financial Services Representative is available to meet with you to evaluate your financial needs, offer recommendations, and coordinate your investment and insurance choices.

You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs.
- Develop a savings and investment plan.
- Create a retirement income plan to approach those years with confidence.
- Manage your investments better.
- Protect your family with life insurance or long-term care insurance.

- Save for college education costs.

Or, you may be looking for help in managing your financial goals. We'll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.



Q. Can the MEMBERS Financial Services Program help me with retirement planning?

A. Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you're seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

Q. How do I get started?

A. To set a no-cost, no-obligation appointment, call Dale Alcorn, the MEMBERS Financial Services Representative, at (618)254-0605 today. Be sure to bring any documentation that will help Dale understand your situation better such as account statements, tax forms, benefit information. If married, it's best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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